

FORM B6A
(6/90)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____ Case No. _____
Debtor (if known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
8090 Youngman Rd., Greenville, MI 2005 SEV 59,800 PP#59-008-017-019-00 Allmerica Financial Citizens Ins. Dale Hubbs-agent house needs repairs including roof	husband and wife	J	100,000.00	75,000.00
Lots 89 and 90 Tubs Lake Subdivision and Lot 88 Tubs Lake Subdivision 2005 SEV: \$21,200.00 PP#54-07-069-089-000	husband and wife	H	20,000.00	3,987.90
Total ▶			120,000.00	

(Report also on Summary of Schedules)

FORM B6B

(10/89)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Atlanta Postal Credit Union	J	25.00
		checking Chemical Bank West	H	189.03
		checking	J	2,400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		household goods and furnishings	J	3,000.00
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing	J	500.00

FORM B6B
(10/89)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		springfield 06	H	150.00
		Ruger 1022	H	100.00
		50 cal. muzzel loading pistol	H	50.00
		44cal 629 Smith & Wesson	H	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		HD Vest Financial	J	465.81
		Federal Retirement Thrift Savings Plan	W	24,748.42
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

FORM B6B
(10/89)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re

Debtor

Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Saturn SW1 Postal Unit vin# 1G8ZM82811Z227668 Vehicle condition is good Vehicle mileage is 79,000 Vehicle insurance is Citizens Ins.	W	6,500.00
		1993 Ford Taurus vin#1FACP57U3PG163750	J	1,787.50
		1992 Aerostar vin#1FMDA31X4PZC56719 no lienholder Citizens Ins. Co. expires 2/09/06	J	500.00
		1993 Mercury Sable Vehicle condition is poor Vehicle mileage is 120,000 Vehicle insurance is Citizens Ins.	H	300.00

FORM B6B
(10/89)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		1986 Bayview trailer 14x80	J	3,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.		timeshare	J	500.00
0 continuation sheets attached				Total ▶ \$ 44,715.76

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(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

FORM B6C
(6/90)

Bruce E Stearns & Sandra Stearns

In re _____
DebtorCase No. GG 05-20740
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☒ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
8090 Youngman Rd., Greenville, MI	11 U.S.C. 522(d)(1) 11 U.S.C. 522(d)(1)	12,500.00 12,500.00	100,000.00
Lots 89 and 90 Tubs Lake Subdivision and Lot 88 Tubs Lake Subdivision	11 U.S.C. 522(d)(5)	2,673.47	20,000.00
2001 Saturn SW1 Postal Unit vin# 1G8ZM82811Z227668	11 U.S.C. 522(d)(2) 11 U.S.C. 522(d)(5)	2,950.00 838.00	6,500.00
HD Vest Financial	11 U.S.C. 522(d)(10)(E) 11 U.S.C. 522(d)(10)(E)	232.90 232.91	465.81
1993 Ford Taurus vin#1FACP57U3PG163750	11 U.S.C. 522(d)(2)	1,787.50	1,787.50
1992 Aerostar vin#1FMDA31X4PZC56719	11 U.S.C. 522(d)(5)	500.00	500.00
1993 Mercury Sable	11 U.S.C. 522(d)(5)	300.00	300.00
Federal Retirement Thrift Savings Plan	11 U.S.C. 522(d)(10)(E)	24,748.42	24,748.42
Savings	11 U.S.C. 522(d)(5) 11 U.S.C. 522(d)(5)	12.50 12.50	25.00
checking	11 U.S.C. 522(d)(5)	189.03	189.03
checking	11 U.S.C. 522(d)(5) 11 U.S.C. 522(d)(5)	1,200.00 1,200.00	2,400.00
1986 Bayview trailer 14x80	11 U.S.C. 522(d)(5) 11 U.S.C. 522(d)(5)	1,500.00 1,500.00	3,000.00
timeshare	11 U.S.C. 522(d)(5) 11 U.S.C. 522(d)(5)	250.00 250.00	500.00

Form B6D
(12/03)In re Bruce E Stearns & Sandra Stearns,
DebtorCase No. GG 05-20740
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3859 Fifth Third Bank PO Box 2990 Grand Rapids, MI 49501	W	Incurred: 2001 Lien: loan Security: 2001 Saturn SW1 Postal Unit vin# 1G8ZM82811Z227668 VALUE \$ 6,500.00				2,712.00	0.00
ACCOUNT NO. Gary and Ann Gilbert PO Box 275 Mecosta, MI 49332	J	Incurred: 09/12/1997 Lien: land contract Security: lots 89 & 90 Tubbs Lakes subdivision VALUE \$ 36,600.00				1,248.47	0.00
ACCOUNT NO. 4202 Huntington Mortgage Co. Attn: Brenda Ralph HM3123 7575 Huntington Park Dr. Columbus, OH 43235	J	Incurred: 6/03 Lien: mortgage Security: 8090 Youngman Rd., Greenville, MI VALUE \$ 112,400.00				75,125.00	0.00
ACCOUNT NO. Virginia Moorman R.F.D. #1 Mecosta, MI 49332		Lien: land contract Security: Lot 88 Tubs Lake subdivision VALUE \$ 5,800.00				2,739.43	0.00

0 continuation sheets attached

Subtotal ▶ \$ 81,824.90
(Total of this page)
Total ▶ \$ 81,824.90
(Use only on last page)

(Report total also on Summary of Schedules)

Form B6E
(04/04)In re Bruce E Stearns & Sandra Stearns
DebtorCase No. GG 05-20740
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Form B6F (12/03)

In re Bruce E Stearns & Sandra Stearns,
DebtorCase No. GG 05-20740
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7066 Academy Collection Service 10965 Decatur Road Philadelphia, PA 19154		Consideration: Credit card debt Collection agent for CitiBank Business				Notice Only
ACCOUNT NO. 0014 Advanta PO Box 30715 Salt Lake City, UT 84130-0715	H	Consideration: Credit card debt				9,970.94
ACCOUNT NO. 1007 American Express PO Box 297879 Ft. Lauderdale, FL 33329-7879	H	Consideration: Credit card debt				13,486.91
ACCOUNT NO. 1149 Associated Recovery Systems 8665 Baypine Rd., Ste. 200 Jacksonville, FL 32256	H	Consideration: Collections Collection agent for Citibank				Notice Only

7 continuation sheets attached

Subtotal > \$ 23,457.85
(Total of this page)
Total >
(Use only on last page) \$

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3770 AT&T Universal Card PO Box 8209 S Hackensack, NJ 07606-8209	W	Consideration: Credit card debt				2,266.80
ACCOUNT NO. 3617 AT&T Universal Card PO Box 8209 S Hackensack, NJ 07606-8209	W	Consideration: Credit card debt				4,531.99
ACCOUNT NO. 8715 Best Buy Retail Services PO Box 5238 Carol Stream, IL 60197-5238	H	Consideration: Credit card debt				2,339.00
ACCOUNT NO. 9149 Citi Business Card PO Box 45205 Jacksonville, FL 32232	H	Consideration: Credit card debt				6,177.49
ACCOUNT NO. 7066 Citi Card Academy Collection Service 10965 Decatur Rd. Philadelphia, PA 19154-3210	H	Consideration: Collections				Notice Only

Sheet no. 1 of 7 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$ 15,315.28
(Total of this page)	
Total >	\$
(Use only on last page of the completed Schedule F.)	

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1000 Daimler Chrysler Services 1011 Warrenville Rd., Ste 600 Lisle, IL 60532-0354	H	Incurred: 5/03 Consideration: deficiency on loan				14,236.60
ACCOUNT NO. 5633 Discover Card PO Box 6011 Dover, DE 19903-6011	J	Consideration: Credit card debt				1,044.42
ACCOUNT NO. 0018 Fifth Third Bank 1850 E Paris Grand Rapids, MI 49542	H	Consideration: potential deficiency on loan				1.00
ACCOUNT NO. 6202 First Federal Leasing PO Box 1145 Richmond, IN 47375-1145	J	Incurred: 5/03 Consideration: potential deficiency on loan				1.00
ACCOUNT NO. 8401 Ford Credit Dept. 267901 PO Box 55000 Detroit, MI 48255-2679	J	Consideration: potential deficiency on loan				1.00

Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$	15,284.02
(Total of this page)		
Total >	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. C928 Ford Motor Credit c/o Shermeta & Adams PO Box 5016 Rochester, MI 48308	W	Incurred: 7/2005 Consideration: Deficiency Balance 2001 Ford Focus				3,832.59
ACCOUNT NO. oice Freightline of Grand Rapids 5285 Clay Ave. SW Grand Rapids, MI 49548	H	Incurred: 8/25/03 Consideration: services rendered				1,398.33
ACCOUNT NO. :001 Freightline of Grand Rapids 5285 Clay Ave. SW Grand Rapids, MI 49548	H	Incurred: 9/03 Consideration: services rendered				1,163.93
ACCOUNT NO. 9338 Household Retail Services PO Box 5222 Carol Stream, IL 60197-5222	H	Consideration: Credit card debt				2,384.86
ACCOUNT NO. 0018 Huntington National Bank 10717 Adams St. Holland, MI 49423	H	Incurred: 3/8/02 Consideration: potential deficiency on loan				1.00

Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$ 8,780.71
(Total of this page)	
Total >	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0026 Huntington National Bank PO Box 12260 Covington, KY 41012	H	Incurred: 8/03 Consideration: potential deficiency on loan				1.00
ACCOUNT NO. 4218 Integrated Medical Partners 231350 Momentum Place c/o Fifth Third Bank Chicago, IL 60689-0001	H	Consideration: Medical Services				31.00
ACCOUNT NO. -GCA JC Christensen and Assoc. PO Box 519 Sauk Rapids, MN 56379		Consideration: Deficiency of loan Collection agent for Daimler Chrysler				Notice Only
ACCOUNT NO. 3457 Kent Neurological Assoc., PC 445 Cherry St., SE Grand Rapids, MI 49503	H	Consideration: Medical Services				110.14
ACCOUNT NO. 0308 Kent Radiology, PC PO Box 186 Grand Rapids, MI 49501	H	Consideration: Medical Services				370.00

Sheet no. 4 of 7 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$	512.14
(Total of this page)		
Total >	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8092 Medical Payment Center PO Box 12442 Fort Wayne, IN 46863	H	Consideration: Medical Services				142.85
ACCOUNT NO. 49-3 Mercedes-Benz Credit Corp. PO Box 2916 Wilwaukee, WI 53201-2916	H	Consideration: potential deficiency on loan				1.00
ACCOUNT NO. 7792 Michigan Medical, PC 4100 lake Dr., SE, STE 300 Grand Rapids, MI 49546-8292	H	Consideration: Medical Services				40.32
ACCOUNT NO. 4519 NexTel Communications PO BOx 4191 Carol Stream, IL 60197-4191	H	Consideration: services rendered/ wireless phone				4,095.84
ACCOUNT NO. 2589 Owner-Operator Services, Inc. PO Box 100 Grain Valley, MO 64029-5791		Incurred: 11/24/03 Consideration: Services Rendered services rendered				7,081.53

Sheet no. 5 of 7 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$ 11,361.54
(Total of this page)	
Total >	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8428 Quality Leasing Co., PO Box 20247 Indianapolis, IN 46220-0247	J	Consideration: deficiency on lease of trailer				8,929.13
ACCOUNT NO. 5974 Spectrum Health United Memorial United Campus-Payment Center PO Box 12442 Fort Wayne, IN 46863-2442	H	Consideration: Medical Services				42.20
ACCOUNT NO. 3634 Spectrum Health United Memorial United Campus-Payment Center PO Box 12442 Fort Wayne, IN 46863-2442	H	Consideration: Medical Services				25.68
ACCOUNT NO. 4001 Spectrum Health United Memorial United Campus-Payment Center PO Box 12442 Fort Wayne, IN 46863-2442	H	Consideration: Medical Services				481.05
ACCOUNT NO. 1023 United Memorial Health Center 615 S. Bower St. Greenville, MI 48838	H	Consideration: Medical Services				758.05

Sheet no. 6 of 7 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶ (Total of this page)	\$ 10,236.11
Total ▶ (Use only on last page of the completed Schedule F.)	\$

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4669 United Recovery Systems LP PO Box 722929 Houston, TX 77272-2929	H	Consideration: Collections- American Express				Notice Only
ACCOUNT NO. 2684 West Michigan Heart, PC 310 Lafayette, Ste 315 Grand Rapids, MI 49503-4693	H	Consideration: Medical Services				92.25
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶ (Total of this page)	\$ 92.25
Total ▶ (Use only on last page of the completed Schedule F.)	\$ 85,039.90

(Report total also on Summary of Schedules)

FORM B6G

(10/89)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
<p>Gary and Ann Gilbert PO Box 275 Mecosta, MI 49332</p> <p>Virginia Moorman R.F.D. #1 Mecosta, MI 49332</p>	<p>land contract for purchase of Lots 89 and 90 of Tubs Lake subdivision</p> <p>land contract for purchase of Lot 88 of Tubs Lake subdivision</p>

FORM B6H
(6/90)

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____
DebtorCase No. _____
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form B61
12/03

Bruce E Stearns & Sandra Stearns

GG 05-20740

In re _____,

Case No. _____

Debtor

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP daughter	AGE
Employment:		
Occupation	DEBTOR truck driver	SPOUSE postal worker
Name of Employer	Spartan Motors Chassis, Inc.	U. S. Postal Service
How long employed		
Address of Employer		

Income: (Estimate of average monthly income)Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ 0.00	\$ 4,081.50

Estimated monthly overtime

\$ 0.00	\$ 596.91
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SUBTOTAL

\$ 0.00	\$ 4,678.41
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LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ 1,013.45
---------	-------------

b. Insurance

\$ 0.00	\$ 0.00
---------	---------

c. Union Dues

\$ 0.00	\$ 0.00
---------	---------

d. Other (Specify: _____ (S)retirement, ?????)

\$ 0.00	\$ 682.86
---------	-----------

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 1,696.31
---------	-------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 2,982.10
---------	-------------

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ 300.00	\$ 0.00
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Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

\$ 0.00	\$ 0.00
---------	---------

Social security or other government assistance
(Specify) _____

\$ 0.00	\$ 0.00
---------	---------

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

\$ 0.00	\$ 0.00
---------	---------

(Specify) _____

\$ 0.00	\$ 0.00
---------	---------

TOTAL MONTHLY INCOME

\$ 300.00	\$ 2,982.10
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TOTAL COMBINED MONTHLY INCOME \$ 3,282.10

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J
(6/90)

Bruce E Stearns & Sandra Stearns

In re _____,
DebtorCase No. GG 05-20740
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	179.00
Water and sewer	\$	0.00
Telephone	\$	59.00
Other <u>satellite, cable</u>	\$	107.00
Home maintenance (Repairs and upkeep)	\$	100.00
Food	\$	400.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	60.00
Transportation (not including car payments)	\$	493.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	20.00
Health	\$	40.00
Auto	\$	0.00
Other _____	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	0.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	452.59
Other _____	\$	342.06
Other _____	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other <u>road expenses</u>	\$	286.13

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,788.78

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	3,282.10
B. Total projected monthly expenses	\$	2,788.78
C. Excess income (A minus B)	\$	493.32
D. Total amount to be paid into plan each _____ monthly	\$	493.32
(interval)		